

**UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant: Gerald P. Sullivan

Serial No.: 09/624,732

Filed: July 25, 2000

Art Unit: 3625

Examiner: James H. Zurita

Title: APPARATUS AND METHOD FOR CREATING AND  
MANAGING A FINANCIAL INSTRUMENT**RECEIVED**

JUL 14 2004

**GROUP 3600**Commissioner for Patents  
PO Box 1450  
Alexandria, VA 22313-1450**AMENDMENT**

In response to the Office Action dated January 2, 2004, please amend the above-identified application as follows:

07/09/2004 CNGUYEN 00000076 09624732

02 FC:2201

43.00 OP